

Information to identify the case:			
Debtor 1	Glenn A. Boyd Jr.		
	First Name	Middle Name	Last Name
Debtor 2	Christine F. Boyd		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-10418-TPA			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Glenn A. Boyd Jr.

Christine F. Boyd

12/23/21

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Glenn A. Boyd, Jr.
Christine F. Boyd
Debtors

Case No. 16-10418-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: dpas

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Date Rcvd: Dec 23, 2021

Form ID: 3180W

Total Noticed: 53

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 25, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Glenn A. Boyd, Jr., Christine F. Boyd, 1272 Lisbon Road, Kennerdell, PA 16374-2820
cr	+ CSMC 2020-RPL3 Trust, Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
cr	+ SELECT PORTFOLIO SERVICING, INC, PO Box 65250, Salt Lake City, UT 84165-0250
14221993	+ AES/FNB Bank NA, PO Box 61047, Harrisburg, PA 17106-1047
14221998	+ Butler Family Practice, c/o Collection Service Center, PO Box 1623, Butler, PA 16003-1623
14221999	+ Butler Imaging Interventional Associates, 7 Acee Drive, Natrona Heights, PA 15065-9700
14222001	+ Butler Memorial Hospital, One Hospital Way, Butler, PA 16001-4697
15314363	+ CSMC 2020-RPL3 Trust, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
14222003	+ Central Electric Cooperative, Inc, PO Box 329, Parker, PA 16049-0329
14222006	+ Credit Acceptance, PO Box 507, Southfield, MI 48037
14232603	+ District Court, PO Box 522, Seneca, PA 16346-0522
14291872	+ Federal National Mortgage Association, PO Box 1047, Hartford, CT 06143-1047
14222010	+ Great Lakes Higher Education, PO Box 7860, Madison, WI 53707-7860
14222011	+ Identity Studio and Design, Photos Outside the Box, 217 Old Airport Road, Emlenton, PA 16373-8011
14222014	+ Matthew Boyd, 1272 Lisbon Road, Kennerdell, PA 16374-2820
15071850	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9094
14239620	+ PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14222016	++ SETERUS INC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, Seterus, 14523 SW Millikan Way, Beaverton, OR 97005
14222019	+ Verizon, c/o Debt Recovery Solutions, 900 Merchants, Concourse 106, Westbury, NY 11590-5142

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Dec 24 2021 03:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 23 2021 22:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Dec 24 2021 03:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 23 2021 22:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: GMACFS.COM	Dec 24 2021 03:38:00	Ally Financial serviced by Ally Servicing, LLC,

District/off: 0315-1

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			PO Box 130424, Roseville, MN 55113-0004
cr	+ EDI: AISACG.COM	Dec 24 2021 03:38:00	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: bncmail@w-legal.com	Dec 23 2021 22:38:00	Synchrony, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14221996	+ Email/Text: bankruptcy@credencerm.com	Dec 23 2021 22:38:00	AT&T, c/o Credence Resource Management, 17000 Dallas Parkway, Suite 204, Dallas, TX 75248-1940
14232472	EDI: GMACFS.COM	Dec 24 2021 03:38:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14221995	EDI: GMACFS.COM	Dec 24 2021 03:38:00	Ally Financial, PO Box 38091, Minneapolis, MN 55438
14221994	+ EDI: GMACFS.COM	Dec 24 2021 03:38:00	Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901
14263445	EDI: AIS.COM	Dec 24 2021 03:38:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
14221997	+ EDI: TSYS2	Dec 24 2021 03:38:00	Barclays Bank, 700 Prides Xing, Newark, DE 19713-6109
14222000	+ Email/Text: bdsupport@creditmanagementcompany.com	Dec 23 2021 22:38:00	Butler Memorial Hospital, c/o Credit Management, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
14274992	+ EDI: WFNNB.COM	Dec 24 2021 03:38:00	COMENITY CAPITAL BANK, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14222002	+ EDI: CAPITALONE.COM	Dec 24 2021 03:38:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
14233311	EDI: CAPITALONE.COM	Dec 24 2021 03:38:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14222005	+ EDI: WFNNB.COM	Dec 24 2021 03:38:00	Comenity Capital Bank, PO Box 105658, Atlanta, GA 30348-5658
14223794	+ Email/Text: ebnotifications@creditacceptance.com	Dec 23 2021 22:37:00	Credit Acceptance, 25505 West Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331
14222007	+ Email/PDF: creditonebknottifications@resurgent.com	Dec 23 2021 22:46:53	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
14222008	+ EDI: NAVIENTFKASMDOE.COM	Dec 24 2021 03:38:00	Department of Education/Navient, PO Box 9635, Wilkes Barre, PA 18773-9635
14632331	+ EDI: ECMC.COM	Dec 24 2021 03:38:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14222012	+ EDI: IRS.COM	Dec 24 2021 03:38:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14222009	EDI: JEFFERSONCAP.COM	Dec 24 2021 03:38:00	Fingerhut, c/o Jefferson Capital, 16 McLeland Road, Saint Cloud, MN 56303
14269506	EDI: JEFFERSONCAP.COM	Dec 24 2021 03:38:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14222004	EDI: JPMORGANCHASE	Dec 24 2021 03:38:00	Chase Card, PO Box 12598, Wilmington, DE 19850
14222013	+ Email/PDF: resurgentbknottifications@resurgent.com	Dec 23 2021 22:46:57	LVNV Funding, PO Box 10497, Greenville, SC 29603-0497
14274385	Email/PDF: resurgentbknottifications@resurgent.com	Dec 23 2021 22:46:57	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

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14266227	+ EDI: MID8.COM	Dec 24 2021 03:38:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14222015	+ EDI: MID8.COM	Dec 24 2021 03:38:00	Midland Funding, 8875 Aero Dr., Suite 200, San Diego, CA 92123-2255
14281847	EDI: NAVIENTFKASMSERV.COM	Dec 24 2021 03:38:00	Navient Solutions Inc. on behalf of, Department of Education Services, P.O. Box 9635, Wilkes-Barre PA. 18773-9635
14291780	EDI: PRA.COM	Dec 24 2021 03:38:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15015155	+ Email/Text: bncmail@w-legal.com	Dec 23 2021 22:38:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14222018	+ EDI: RMSC.COM	Dec 24 2021 03:38:00	Synchrony Bank/JC Penney, PO Box 965007, Orlando, FL 32896-5007
14255230	EDI: WFFC.COM	Dec 24 2021 03:38:00	United States Department of Education, Claims Filing Unit, P O Box 8973, Madison, WI 53708-8973
14222020	+ EDI: BLUESTEM	Dec 24 2021 03:38:00	WebBank/Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTAL: 36

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Federal National Mortgage Association ("Fannie Mae)
cr		Federal National Mortgage Association (Fannie Mae)
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
cr	*	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
15015158	*+	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14222017	##+	Strayer University, Warrendale Campus, 802 Warrendale Village Drive, Warrendale, PA 15086-7589

TOTAL: 3 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 25, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 23, 2021 at the address(es) listed below:

Name	Email Address
Alexandra Teresa Garcia	on behalf of Creditor Federal National Mortgage Association ("Fannie Mae") ecfmail@mwc-law.com ecfmail@ecf.courtdrive.com

District/off: 0315-1

User: dpas

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Brian Nicholas

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bnicholas@kmlawgroup.com

John F. Kroto

on behalf of Creditor Ally Financial serviced by Ally Servicing LLC john_kroto@pawb.uscourts.gov,
knoxbank@hotmail.com,mwernicki@kmgslaw.com,burban@kmgslaw.com

Kenneth M. Steinberg

on behalf of Joint Debtor Christine F. Boyd julie.steidl@steidl-steinberg.com
kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-steinberg.com;leslie.nebel@steidl-steinberg.c
om;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com

Kenneth M. Steinberg

on behalf of Debtor Glenn A. Boyd Jr. julie.steidl@steidl-steinberg.com,
kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-steinberg.com;leslie.nebel@steidl-steinberg.c
om;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com

Maria Miksich

on behalf of Creditor CSMC 2020-RPL3 Trust mmiksich@kmlawgroup.com

Marisa Myers Cohen

on behalf of Creditor Federal National Mortgage Association ("Fannie Mae") ecfmail@ecf.courtdrive.com
mcohen@mwc-law.com

Marisa Myers Cohen

on behalf of Creditor Federal National Mortgage Association (Fannie Mae) ecfmail@ecf.courtdrive.com mcohen@mwc-law.com

Office of the United States Trustee

ustregion03.pi.ecf@usdoj.gov

Raymond M Kempinski

on behalf of Creditor Federal National Mortgage Association ("Fannie Mae") ecfmail@mwc-law.com
ecfmail@ecf.courtdrive.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 11